

# ° defensive driving tips

Driving is a privilege. A driver's license gives you a certain level of freedom, but it also gives you an enormous amount of responsibility. Each time you step in your vehicle, please keep in mind you are responsible for your own safety as well as the lives of your passengers, innocent pedestrians and fellow drivers.

- 1 Always wear your seat belt and insist that your passengers wear their seat belts, too. It is not only the law, but, can also save your life if you are involved in an accident.
- 2 Don't drive while under the influence of alcohol or drugs. If taking medications, read all labels for warnings before driving.
- 3 Don't drive like you own the road; drive like you own the car.
- 4 Never exceed the posted speed limit.
- 5 Maintain a safe distance between you and the car ahead of you (at least two seconds in normal driving conditions; add one second for each adverse driving condition such as bad roads and/or weather).
- 6 Yellow light means proceed with caution, not speed up to get through the intersection!
- 7 Look left and right before driving through intersections.
- 8 Use turn signals and give cars behind you ample time to react before making a turn.
- 9 Before passing a car, make sure you're in a passing zone.
- 10 Be aware of any potential road hazards, and watch for cars that suddenly swerve from their lanes.
- 11 Wind or rain = drive slower. Angry or emotional = get off the road. Road rage and emotional driving kill. So does driving when you're tired or in pain.
- 12 Drive a well-oiled and well-maintained car. Keep it clean, keep it running and keep it safe.

### **Safe Tip! Don't look them in the eyes**

When passing, never look directly at an approaching car's headlights. Use the right edge of the pavement as a lane guide until the other car has passed.

# ° auto maintenance checklist



### **Better care for a better ride**

Your car, truck, SUV or van needs to have regular check-ups, just like yourself, in order to perform the way it should. Refer to your Owner's Manual for the manufacturer's recommended maintenance schedule or refer to the general guidelines listed below to get you started.

#### At least monthly

- ✓ Inspect lights
- ✓ Check tire pressure

#### 3,000 - 5,000 miles or 3-4 months

- ✓ Change oil and filter
- ✓ Lubricate chassis
- ✓ Inspect belts and hoses (usually done during every oil change)
- ✓ Check fluids
- ✓ Inspect wiper blades

#### 6,000 miles or every other oil change

- ✓ Rotate tires
- ✓ Balance wheel
- ✓ Inspect brakes

#### 12,000 - 24,000 miles or as indicated by inspection

- ✓ Check wheel alignment

#### 24,000 - 100,000 miles

- ✓ Replace fuel filter
- ✓ Perform automatic transmission service

#### 40,000 - 100,000 miles or as indicated by inspection

- ✓ Flush and refill cooling system

#### 60,000 - 100,000 miles or 5-8 years

- ✓ Replace belts and hoses

#### 60,000 - 100,000 miles (when equipped), 5-8 years, or as indicated by inspection

- ✓ Engine timing belt replacement

#### Annually

- ✓ Conduct air conditioning performance check

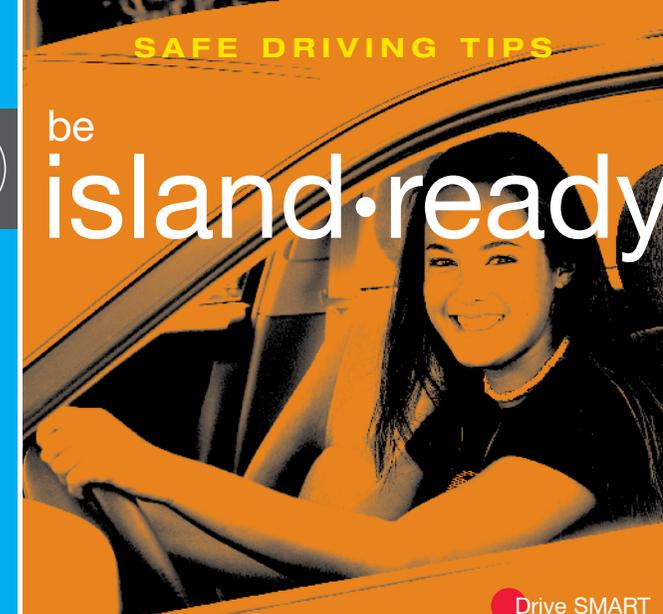
### **Safe Tip! The penny tire inspection**

Along with pressure and rotation, tread depth is an important indicator of the well-being of your wheels. For a quick (and cheap!) inspection, place a penny, President Lincoln-side facing you and upside down, between two tread ribs in the center of a tire. If the top of his head is showing above the ribs, you're down to 2/32 of an inch or less which means it is time to replace your tires.

## SAFE DRIVING TIPS



# be island-ready



Drive SMART

Drive SAFE

Drive ON!

### **The VALUE of the Independent Insurance Agent:**

- Licensed professional with strong customer and community ties
- Provides numerous options from recognized insurance companies
- One-on-one servicing; treats you like a person, not a number
- Provides assistance following an accident or catastrophe
- One-stop-shop for many types of insurance policies

Please note that the information contained herein is general in nature and does not represent insurance contract provisions, and is not meant to take the place of an insurance review. Please contact an Independent Insurance Agent for more information.



## ISLAND INSURANCE COMPANIES

**Always Here to Help**  
Auto • Home • Business



Island Insurance Center  
1022 Bethel Street  
Honolulu, Hawaii 96813  
Phone: 564-8200  
Neighbor Islands Toll-Free:  
1-888-312-2525  
[www.islandinsurance.com](http://www.islandinsurance.com)

island insurance companies presents

# be island•ready

# 10

safety and security in 10 quick steps

## what to do after an auto accident

An auto accident is one of the most dangerous and stressful situations to be involved in whether you're a driver, passenger or witness. If you should ever find yourself in an auto accident, **remain calm**, check yourself and everyone else for injuries, and follow the 10 steps below for safety and security. If you have sustained injuries do not attempt to leave your vehicle, instead, notify authorities and stay in your vehicle until they arrive.

### Congratulations!

You've achieved something more than half of all young adults in Hawaii haven't: you've earned the privilege to drive.

By obtaining your permit or license, you've shown you're familiar with Hawaii's traffic laws and safety guidelines, and are on your way to becoming an experienced and capable driver.

As your insurance company, we are here to take care of you should you ever be involved in an accident. We also like to say that our job is to help young drivers like yourself keep your defensive edge while behind the wheel, and retain everything you've learned about driving smart and safe, and driving attentively on the road so you won't become just another statistic.

**The numbers speak the truth:** unfortunately, your age group has the highest risk of being involved in a fatal accident while driving. And when you mix in alcohol, speeding, poor safety practices and/or nighttime driving, the statistics become even more alarming.

- ! Motor vehicle crashes are the leading cause of death for teens; drivers between the age of 16 and 19 are four times more like to die in a car crash than any other age group.
- ! Teen drivers were involved in 63% of teen passenger deaths and 19% of passenger deaths of all ages in fatal accidents.
- ! While the legal BAC (Blood alcohol content) for adults is .08%, the **zero tolerance law** states that any driver under the age of 21 having a BAC of .02 or above will lose their license for 180 days and have to enroll in an alcohol education program and possibly receive some other type of counseling.
- ! 31% of crashes killing young drivers involve alcohol.
- ! 53% of teen deaths in fatal accidents occurred on the weekends and 41% occurred between 9 p.m. and 6 a.m.

Source: NHTSA, Center for Disease Control, Drivesteady.com.

We hope the information in this brochure will be helpful to you. You have so many years ahead of you, so remember to

**Be Island-Ready:  
Drive SMART, Drive SAFE.**



**ISLAND INSURANCE  
COMPANIES**

*Always Here to Help*



- 1** Move your vehicle out of traffic, only if it is safe. Pull off the road and turn on your emergency flashers to alert oncoming cars. Turn off your ignition to guard against fire. For nighttime accidents, place emergency flares or reflectors on the road; these can also be used to secure the scene of an accident.
- 2** Provide and/or get immediate help if anyone is hurt. Note and have ready the location of the accident before calling for an ambulance.
- 3** Obtain the names, daytime phone numbers, addresses, insurance company names, and insurance policy numbers of any drivers involved in the accident. Obtain the vehicle make/model/year information and license plate numbers of their vehicles.
- 4** Obtain the names, daytime phone numbers, and addresses of any passengers involved in the accident.
- 5** Obtain the names, daytime phone numbers, and addresses of any witnesses to the accident.
- 6** Examine the damage done to your vehicle, as well as any other vehicles involved. **Document as much information as you can**, including the following:
  - Time of day
  - Weather conditions
  - Road conditions
  - Length of skid marks
  - Location and operation of street lights
- 7** Make a diagram of the accident, if possible, noting vehicle location and traveling direction, and the location of any crosswalks, stop signs, and traffic signals.



- 8** Do not admit fault to anyone. Any statement of fault or promise of financial settlement for damages can be used against you. You may think that you were responsible for the accident, but learn later that other drivers caused it or were equally at fault.
- 9** Do not discuss the details of the accident with anyone except the authorities, your insurance agent and your insurance company.
- 10** Notify the local and/or state authorities as prescribed by law.

### Safe Tip! Auto Emergency Kit

Keep the following readily accessible in your car: fire extinguisher, first aid kit, flares, flashlight, jumper cables, pen and paper, spare tire (inflated), tire jack, tire-changing tools, insurance information.

- Drive SMART
- Drive SAFE
- Drive ON!